

United States Bankruptcy Court
Southern District of Mississippi

In re:
Joseph Michael Buford
Debtor

Case No. 25-00381-JAW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-3
Date Rcvd: Jul 07, 2025

User: mssbad
Form ID: ntcdsm

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2025:

Recip ID	Recipient Name and Address
db	+ Joseph Michael Buford, 5146 Judkins Rd, Yazoo City, MS 39194-5322
5473853	+ Ellis, Dees, Sadler, 1612 Mission 66, Ste 1, Vicksburg, MS 39180-3706
5473858	+ Mutual Credit Union, Leslie R. Sadler, 1612 Mission 66, Suite 1, Vicksburg, MS 39180-3706

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5473850	+ Email/Text: znotice@bankplus.net	Jul 07 2025 20:13:00	Bank Plus, 1068 Highland Colony P, Ridgeland, MS 39157-8807
5473851	+ Email/PDF: creditonebknottifications@resurgent.com	Jul 07 2025 20:16:51	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5473852	^ MEBN	Jul 07 2025 20:09:57	Debt Recovery Solution, Attn: Bankruptcy, 6800 Jericho Turnpike, Ste 113E, Syosset, NY 11791-4401
5473854	+ Email/Text: bankruptcy@curo.com	Jul 07 2025 20:13:00	First Heritage, Attn: Bankruptcy, Po Box 1947, Greenville, SC 29602-1947
5477697	Email/PDF: resurgentbknottifications@resurgent.com	Jul 07 2025 20:16:56	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5473855	+ Email/PDF: resurgentbknottifications@resurgent.com	Jul 07 2025 20:17:01	Lvnv Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5473856	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 07 2025 20:16:51	Merrick Bank, Attn: Bankruptcy, P.O. Box 5000, Draper, UT 84020-5000
5473857	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 07 2025 20:13:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
5473859	+ Email/Text: chill@mutualcu.org	Jul 07 2025 20:13:00	Mutual Credit Union, Attn: Bankruptcy, Po Box 25, Vicksburg, MS 39181-0025
5473860	+ EDI: AGFINANCE.COM	Jul 08 2025 00:16:00	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5480549	EDI: AGFINANCE.COM	Jul 08 2025 00:16:00	OneMain Financial Group, LLC, OneMain, PO Box 3251, Evansville, IN 47731-3251
5493917	EDI: PRA.COM	Jul 08 2025 00:16:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
5480939	EDI: Q3G.COM	Jul 08 2025 00:16:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
5473861	Email/Text: bankruptcy@towerloan.com	Jul 07 2025 20:13:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232
5502066	+ Email/Text: bankruptcy@towerloan.com	Jul 07 2025 20:13:00	Tower Loan of Mississippi, LLC, P.O. Box

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320001, Flowood, MS 39232-0001

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Mutual Credit Union
5493203	*+	Mutual Credit Union, Leslie R. Sadler, 1612 Mission 66, Suite 1, Vicksburg, MS 39180-3706

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2025 at the address(es) listed below:

Name	Email Address
Harold J. Barkley, Jr.	HJB@HBarkley13.com hbarkley13@ecf.epiqsystems.com;trusteeMSSB2M@ecf.epiqsystems.com
Leslie R. Sadler	on behalf of Creditor Mutual Credit Union lsadler@ellislawms.com
Thomas Carl Rollins, Jr	on behalf of Debtor Joseph Michael Buford trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubilee bk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 4

Form ntedsm (Rev. 12/23)

UNITED STATES BANKRUPTCY COURT
Southern District of Mississippi

Case No.: 25-00381-JAW
Chapter: 13

In re:

Joseph Michael Buford
aka Joseph Buford, aka Joseph M Buford
5146 Judkins Rd
Yazoo City, MS 39194

Last four digits of Social-Security or Individual Tax-Payer-Identification (ITIN) No(s)., (if any):

xxx-xx-1955

Employer Tax Identification No(s). (if any):

Notice of Dismissal

You are hereby notified that an Order Dismissing the above case was entered on July 7, 2025.

Dated: 7/7/25

Danny L. Miller, Clerk of Court
Thad Cochran U.S. Courthouse
501 E. Court Street
Suite 2.300
Jackson, MS 39201
601-608-4600